

Policy,

No. 36303.

PRESENT PAYMENT.

Premium from 24/11/57 to 24/11/58. 1. 0. 6.
Duty..... 1. 16. 0.
£2. 16. 6.



SUM INSURED.

£1200.

FUTURE PAYMENT.

Annual Premium 1. 0. 6.
Ditto Duty 1. 16. 0.
£2. 16. 6.
Payable at Christmas.

Whereas

Philip Smith of Gateshead in the County of Durham, Butcher



has paid the Sum of One Pound and Sixpence to the Society of the NEWCASTLE UPON TYNE FIRE OFFICE, and doth agree to pay or cause to be paid, to the said Society, at their Office in NEWCASTLE UPON TYNE, the Sum of One Pound and Sixpence on the Twenty Fifth Day of December 1857, and the like Sum of One Pound and Sixpence yearly on the Twenty Fifth Day of December during the Continuance of this Policy, as a Premium for the Insurance from Loss or Damage by Fire, of

- £450. Four Hundred and Fifty Pounds, on a Dwelling House with a Butcher's Shop under the name Situate No. 254 at the head of the Bottle Bank on the West side of the said Street Gateshead aforesaid in the occupation of himself and others.
£15. Fifteen Pounds on a small Dwelling House adjoining the above behind on the North side of the Yard in the occupation of
£15. Fifteen Pounds on a small Dwelling House adjoining to last mentioned in the occupation of
£15. Fifteen Pounds on a small Dwelling House and Ash Pit on the second floor with a Washhouse for horses over the same adjoining to last mentioned in the occupation of himself.
£15. Fifteen Pounds on two small Meakers Shops communicating with each other and adjoining to last mentioned in the occupation of
£90. Ninety Pounds on a Building partly used as a Soda Water Manufactory with Dwelling Rooms over the same adjoining to last mentioned in the occupation of
£100. One Hundred Pounds on a Dwelling House adjoining to last mentioned and extending to the head of the Yard in the occupation of
£400. Four Hundred Pounds on three newly erected Dwelling Houses in equal proportions opposite to last mentioned on the South side of said Street in the occupation of George Purnham, William Pugh, Robert Pugh & Co. Partners.

Now know all Men by these Presents, That from the Day of the Date hereof, until the said Twenty Fifth Day of December 1857 and so from Year to Year, so long as the said Philip Smith shall be living, he shall duly pay, or cause to be paid, the Sum of One Pound and Sixpence at the Times and Place aforesaid, and the same shall be accepted by the Trustees or acting Members of the said Society for the time being, the Stock and Fund of the said Society shall be subject and liable to pay the said Philip Smith his Heirs, Executors, Administrators, and Assigns, all such Damage and Loss which the said Philip Smith shall suffer by Fire, not exceeding the Sum of

Seven Hundred Pounds.

according to the exact Tenor of the Deed of Copartnership entered into by the Members of the said Society, inrolled in the High Court of Chancery and subject to the Conditions hereupon indorsed, and of an Act of Parliament of the 55th Geo. III, for charging a Duty on Persons whose Property shall be insured against Loss or Damage by Fire. In Witness whereof we, (Three of the Directors or Acting Members of the said Society) on Behalf of ourselves, and all other the Members of the said Society, have hereunto set our Hands and Seals, the Fifth Day of December 1857.

Entered 27.3.58. D. D.
Examined [Signature]

[Signatures: Wm. W. ... George Wm. ... J. F. ...]



Newcastle upon Tyne Fire Office.

ESTABLISHED 1783.

PROPRIETORS.

SIR MATTHEW WHITE RIDLEY, Bart.,
Blagdon.
SIR T. J. CLAVERING, Bart. Axwell Park.
WILLIAM ORD, Esq., M.P., Whitfield Hall.
CUTH. ELLISON, Esq. Hebburn Hall.
G. R. PAUL, Esq., Portland Lodge.
WILLIAM W. BURDON, Esq., Hartford.
DIXON DIXON, Esq. Unthank.
THOMAS FENWICK, Esq. Banker, Newcastle.

Executors of the late HENRY HEWITSON,
Esq. Seaton Burn.
J. W. MORRISON, Esq. } Representative of the
Royal Mint, London, } late M. Morrison, Esq.
ISAAC COOKSON, Esq. Meldon Park.
THOMAS COOKSON, Esq. Swinburne Castle.
Executors of the late W. B. CLARK, Esq.
Belford Hall.

WILLIAM CUTHBERT, Esq. Beaufront.
WILLIAM WOODS, Esq. Newcastle.
GEORGE THOMAS DUNN, Esq. Newcastle
ROBERT HEDLEY, Esq. Benton.
JOHN CLAYTON, Esq. Newcastle.
MATTHEW ANDERSON, Esq. Jesmond House.
W. G. HARRISON, Esq., London.
THOMAS DUNN, Esq., Newcastle.

TABLE OF ANNUAL PREMIUMS TO BE PAID FOR INSURANCE.

No. 1.	No. 2.	No. 3.
COMMON INSURANCES.	HAZARDOUS INSURANCES.	DOUBLE HAZARDOUS INSURANCES.
<i>Buildings</i> —Brick or Stone Buildings, standing alone or separated by Partition Walls of Brick or Stone, and covered with Slate, Tiles, or Metal, wherein no hazardous Trades are carried on, or hazardous Goods deposited.	<i>Buildings</i> —Such as Timber or Plaster Buildings, Brick and Timber, or Brick and Stone Buildings, not having Party Walls of Brick or Stone, wherein no hazardous Trades are carried on, or hazardous Goods deposited; Brick or Stone Buildings of the first Class, in which hazardous Trades are carried on, or which are covered with Thatch; likewise all Shops and Warehouses which have German or Metal Stoves with Pipes.	<i>Buildings</i> —Such as all Thatched Buildings, having Fire Heat therein; also Timber, or Brick and Timber Buildings, in which hazardous Goods are deposited, or hazardous Trades carried on.
<i>Goods</i> —Household Goods, (which includes Books, Plate, Linen, Wearing Apparel, and Liquors, in private Use,) Merchandise, and Stock not hazardous, in Brick or Stone Buildings as above described, and in which no hazardous Trades are carried on, or hazardous Goods deposited.	<i>Goods</i> —Such as the Stock and Goods of Tallow Chandlers, not Melters; Leather Dressers, Hot Pressers, and Callender-ers, Malsters, and Stable Keepers, also Hemp, Flax, Pitch, Tar, Salt-petre, Turpentine, Rosin, Tallow, and Oil, in Brick Buildings, and Stock in Timber Yards.	<i>Goods</i> —Such as Goods or Stock in Thatched Buildings, having Fire Heat therein; the Stock and Goods of Soap Makers, Brewers, Bakers, Ship-builders, Tallow Melters, Wax Chandlers, Cork Cutters, (burning Cork), also Cabinet Makers, Joiners, Coach Maker, and Printers, without Stoves in Buildings of the first Class; and China, Glass, Pottery, and Pictures.
PREMIUM. One Shilling and Sixpence per cent. per annum.	PREMIUM. Two Shillings and Sixpence per cent. per annum.	PREMIUM. Four Shillings and Sixpence per cent. per annum.
<i>Farming Stock</i> —generally, that is, in one sum on the Stock and Utensils in all the Buildings, or in all or any of the yards and places on any one Farm.	<i>Ships</i> —Ships, Barges, and all manner of Water Craft, either in Harbour, or in Dock, including Cargo on Board thereof, in any part of Great Britain.	
PREMIUM. Four Shillings per cent. per annum, or Three Shillings and Sixpence with the Average Clause.		

No. 4.—SPECIAL HAZARDOUS.

The Buildings, Utensils, and Stock of Cotton Spinners, Sugar Refiners, Distillers, Chemists, Calico Printers, and others, whose trades are attended with extraordinary risk; as also, Mills or Buildings, containing any Kilo, Steam Engine, Stove, or Oven, used in the process of any manufactory, may be insured by special agreement.

Losses by Fire caused by Lightning will be made good, and all expenses attending the removal of goods insured in this office, in time of danger will be allowed; and any loss or damage which may be sustained by such removal, will also be paid.

Persons insuring for seven years, will be charged Premium and Duty for six years only, and so in proportion for any greater or less period.

THE CONDITIONS OF INSURANCE.

1. Persons desirous of effecting Insurances, must state their names, places of abode, and occupations; they must describe the construction of the buildings to be insured, where situated, and in whose occupation, of what materials the same are respectively composed, and whether occupied as dwelling-houses or otherwise; also the nature of the goods or other property on which such Insurance may be proposed, and the construction of the buildings containing such property.

2. All persons insuring their buildings or goods, must describe them as they really are; and if, from any circumstances, they are attended with peculiar risk, must state such circumstances, that the risk may be clearly understood; and if the same are described improperly, to the prejudice of the Company, or any circumstance is omitted to be communicated, which is material to be made known, to enable the Company to judge of the risk, or if, after an Insurance has been effected, the risk shall be increased by any Alteration in the Property insured, the carrying on of any hazardous operation or trade, the deposit of any hazardous goods, or the making of any communication increasing the hazard, and the same be not duly communicated to the office, the Insurance shall be void.

3. Premiums are to be paid from the day on which Insurances are effected to the quarter-day then next ensuing, and from thence for one year more, or for several years from such quarter-day, as may be agreed on. No order for Insurance will be in force until the Premium and Duty, or a deposit on account thereof, be paid, nor unless a regular receipt has been delivered by the office or its agents; and all future payments for the renewal of Policies, must be paid annually, within 15 days after the day limited in their respective Policies, or the Insurance shall cease.

4. Persons insuring property with this Company, must give immediate notice if any other Insurance is made elsewhere on the same property, and cause a minute of such other Insurance to be indorsed on their Policies; after which this Company will only be liable to the payment of a rateable proportion of the loss or damage sustained; and unless such notice be given the Assured will not be entitled to recover in case of loss.

5. If Property insured by this Company should pass by death, assignment, or otherwise, into new hands, the interest in the Policy may be preserved to the successor, provided such succession be allowed at the office, by in-

dorsement on the Policy; and persons changing their habitations or warehouses, may preserve the benefit of their Policies, if the nature and circumstances of such Insurances be not altered; but in all cases of removal, due notice thereof must be given at the office, and allowed by indorsement on the Policy.

6. Goods held in trust or on commission, are to be insured as such, otherwise the Policy will not extend to cover such property.

7. No Loss or Damage by Fire happening by any Invasion, Foreign Enemy, Civil Commotion, Riot, or any Military or usurped Power whatever, is insured against.

8. This Company will not be accountable for any loss or damage by Fire, occasioned by, or originating in the natural heating of Hay, Corn, or other Property, belonging to the party insured; nor for loss or damage occasioned by the mis-application of fire heat in the process of manufacture.

9. Books of Account, Deeds, Notes, Bills, Bonds, and written Securities, Stamps, Tallies, Money, and Gunpowder, are not included in any insurance, and cannot be insured on any terms; nor are Jewels and Trinkets in private use, Pictures, Prints, Paintings, Drawings, Sculptures, Medal, and other Curiosities, included in any insurance, unless they are specified in the Policy.

10. All Persons insured by this Company sustaining any loss or damage by fire are forthwith to give notice at the office in Newcastle, or to the agent from whom the Policy was obtained, and as soon as possible after, are to deliver in as particular an account of their loss or damage, as the nature of the case will admit of, and make proof of the same by their oath or affirmation, and also by the production of such books, vouchers, or other evidence as may appear necessary, or the Directors of this Company may require, and if there appear any false swearing, or any fraud or wilful misstatement on the part or behalf of the person assured, the claimant shall forfeit all benefit under the policy.

11. If any difference shall arise with respect to the amount of any claim for loss or damage by fire, such difference shall be submitted to arbitrators indifferently chosen, whose award, or that of their umpire, shall be conclusive but in all cases of loss the Company will reserve to itself the right of re-insurance, or the payment of claims in money, as may be judged most expedient.

